

Fill in this information to identify the case:

Debtor 1 Kyle E Stolarick

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSYLVANIA

Case number 18-17369

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** The Bank of New York Mellon Fka The Bank Of New York, As Trustee For The Benefit Of The Certificateholders Of The Cwheq Inc., Home Equity Loan Asset-BACKed Certificates, Series 2006-S2

**Court claim no. (if known):** 4**Date of payment change:**

Must be at least 21 days after date of this notice

12/01/2019

**Last 4 digits** of any number you use to identify the debtor's account:

2838

**New total payment:**

Principal, interest, and escrow, if any

\$ 1,276.69

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 452.69

New escrow payment: \$ 481.04

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Kyle E Stolarick  
First Name Middle Name Last Name

Case number (if known) 18-17369

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Arne O'Brien

Signature

Date 10/11/2019

Print: Arne O'Brien

Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Pkwy  
Number  Street   
Greensboro, NC 27410  
City  State  ZIP Code

Contact phone (336) 854-6308

Email arne.obrien@BofA.com

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA ( PHILADELPHIA DIVISION)

Chapter: 13 No. 18-17369

In re:

Kyle E Stolarick

Judge: JEAN K. FITZSIMON

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 10/11/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Kyle E Stolarick  
3200 Byberry Rd  
Hatboro, PA 19040-3502

Debtor's Attorney: CAROL B. MCCULLOUGH  
65 W Street Rd Ste A-204  
Warminster, PA 18974-3229

Trustee: SCOTT F. WATERMAN (CHAPTER 13)  
2901 St Lawrence Ave Ste 100  
Reading, PA 19606-2265

/s/ Irene Zhao

LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com



CUSTOMER SERVICE  
PO BOX 31785  
TAMPA, FL 33631-3785

**Notice Date:** 10/02/2019  
**Loan No.:** [REDACTED]  
**Property Address:** 3200 BYBERRY ROAD  
HATBORO, PA 19040

KYLE E STOLARICK  
3200 BYBERRY RD  
HATBORO PA 19040

**KYLE E STOLARICK,**

Here's your Escrow Account Statement - we've made it easier to read and understand based on your feedback.

Your statement has three clear sections:

- **Section 1: Payment Details** - explains your new monthly payment and payment options.
- **Section 2: Escrow History** - shows all the payments into and out of your escrow account since your last Escrow review.
- **Section 3: Projected Escrow Payments** - walks you through the account activity we expect to see during the next 12 months.

We hope you like the new design of your statement and thank you for trusting us with your home loan needs.





CUSTOMER SERVICE  
PO BOX 31785  
TAMPA, FL 33631-3785

KYLE E STOLARICK  
3200 BYBERRY RD  
HATBORO PA 19040

## Escrow Account Disclosure Statement

Notice Date: 10/02/2019  
Loan No.: [REDACTED]  
**New Payment Effective Date:** 12/01/2019  
**New Payment Amount:** See Options below  
**Property Address:** 3200 BYBERRY ROAD  
HATBORO, PA 19040

### KYLE E STOLARICK,

Every year, we review your escrow account to make sure there will be enough money to cover your tax and insurance payments for the next year. This time, we discovered that your account is going to be under funded by \$189.01. This is most often caused by increases to your property taxes and/or insurance premiums. We've automatically adjusted your monthly payment to cover what we'll need to pay over the next year - your new monthly escrow payment will be \$481.04.

We understand this change might be unexpected, so we've included two payment options below.

### Explanation of Escrow Account in Bankruptcy

Our records indicate this account is subject to bankruptcy protection. We are sending this escrow statement for **informational purposes only**. It should not be construed as a demand for payment or an attempt to collect a debt or to modify the terms of any bankruptcy court order or bankruptcy plan. Please note the bankruptcy plan may provide for a trustee to remit payments for mortgage amounts due prior to and after the bankruptcy filing.

Per your loan agreement, we put part of your monthly mortgage payment into your escrow account to pay for your property taxes and insurance premiums. During the year, we make payments out of your escrow account when your tax and insurance bills come due. If your tax or insurance bills increase or decrease, how much you need to pay into your escrow account to cover those obligations will also change. This notice describes any changes needed in your monthly mortgage payment to maintain enough money in your escrow account to pay these bills. The detail information in this notice explains how your new escrow payment is calculated.

If this is your first escrow statement after a Chapter 13 bankruptcy filing, we performed this escrow account review as of the bankruptcy petition date and updated the new monthly escrow payment in accordance with applicable bankruptcy law. If you previously received a monthly coupon for the same due date, the payment amount below replaces that coupon, which was prepared before we had notice of the Chapter 13 bankruptcy filing.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.



### Payment Options

Your Total Monthly Payment is changing starting 12/01/2019.

**You can choose either of these payment options for the shortage.** If you decide to pay the full amount, you'll need to make your payment by **11/17/2019**. If we don't receive a payment for the full **\$189.01** shortage, we will automatically spread it out over 12 monthly payments.

#### OPTION 1

	Current Payments	New Payments	[12]-month Escrow Shortage Payments
<b>Principal and/or interest</b>	<b>\$795.65</b>	<b>\$795.65</b>	
<b>Monthly Escrow Payment</b>	<b>\$452.69</b>	<b>\$481.04</b>	Pay nothing extra now and your Escrow Shortage will be spread out over 12 monthly payments. Your new mortgage payment amount will be: <b>\$1,276.69</b>
Tax	\$452.69	\$465.29	
Insurance	\$0.00	\$0.00	
Mortgage Insurance	\$0.00	\$0.00	
Monthly Escrow- Overage / Shortage Adjustment	\$0.00	\$15.75	See Projected Escrow Payments Section for details
<b>Total Payment Amount</b>	<b>\$1,248.34</b>	<b>\$1,276.69</b>	

#### OPTION 2

	Current Payments	New Payments	One-time Escrow Shortage Payment
<b>Principal and/or interest</b>	<b>\$795.65</b>	<b>\$795.65</b>	
<b>Monthly Escrow Payment</b>	<b>\$452.69</b>	<b>\$465.29</b>	Pay <b>\$189.01</b> in full. We must receive your payment by <b>11/17/2019</b> . Then your new mortgage payment amount will be: <b>\$1,260.94</b> .
Tax	\$452.69	\$465.29	
Insurance	\$0.00	\$0.00	
Mortgage Insurance	\$0.00	\$0.00	
Monthly Escrow- Overage / Shortage Adjustment	\$0.00	\$0.00	Use the enclosed payment coupon
<b>Total Payment Amount</b>	<b>\$1,248.34</b>	<b>\$1,260.94</b>	



### Instructions for mailing your escrow shortage

This payment coupon should only be used to mail in your escrow shortage payment. Please don't include any other payments with this check. You can send your monthly mortgage payment the way you usually do.

**1. Please:**

- Don't send cash
- Don't staple the check to the payment coupon
- Don't include correspondence

**3. Make your check payable to:**

Bank of America, N.A.  
Attn: Remittance Processing  
PO BOX 15222  
WILMINGTON, DE 19886-5222

**2. Write your account number on the check or money order.**

**PAYMENT COUPON**

**ACCOUNT NUMBER** [REDACTED]

**ESCROW SHORTAGE \$189.01**

Bank of America, N.A.  
PO BOX 15222  
WILMINGTON, DE 19886-5222

KYLE E STOLARICK  
3200 BYBERRY ROAD  
HATBORO, PA 19040



### Escrow History

Here's what happened in your escrow account since our last review compared to what we projected to happen. If there were changes to your taxes and/or insurance, they're bolded and highlighted below. This should help explain why there wasn't enough money in your escrow account to cover the taxes and insurance this past year. We've marked your lowest minimum balances with an asterisk (\*)

**If you recently filed a Chapter 13 bankruptcy, we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.**

**If this is an annual escrow statement provided during your Chapter 13 bankruptcy,** then the projected escrow account activity below was performed in accordance with the terms of your Chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as indicated under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your Chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your Chapter 13 plan, if all payments due under the Chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated, then the projected and actual ending balances should match. If you are unable to complete your Chapter 13 plan payments and your case is dismissed, converted to a Chapter 7 or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Month	Payments Into Escrow			Payments From Escrow			Escrow Balances	
	Your Payment to Escrow	Expected Payment to Escrow	Description	What we Paid From Escrow	What we Expected to Pay From Escrow	Description	Actual Balance	Last Year's Estimated Balance
						Beginning balance	-\$4,695.00	\$1,358.06
12/2018	\$452.69	Dec Payment					-\$4,695.00	\$1,810.75
01/2019	\$452.69	Jan Payment					-\$4,695.00	\$2,263.44
02/2019	\$452.69	Feb Payment					-\$4,695.00	\$2,716.13
03/2019	\$452.69	Mar Payment	\$1,439.81	\$1,407.09	City taxes	-\$6,134.81	\$1,761.73	
04/2019	\$452.69	Apr Payment					-\$6,134.81	\$2,214.42
05/2019	\$452.69	May Payment					-\$6,134.81	\$2,667.11
06/2019	\$452.69	Jun Payment					-\$6,134.81	\$3,119.80
07/2019	\$452.69	Jul Payment					-\$6,134.81	\$3,572.49
08/2019	\$452.69	Aug Payment	\$4,143.67	\$4,025.18	School taxes	-\$10,278.48*	\$0.00*	
09/2019	\$452.69	Sep Payment					-\$10,278.48	\$452.69
10/2019	\$452.69	Oct Payment					-\$10,278.48	\$905.38
10/2019	\$452.69	Scheduled Dec Payment					-\$9,825.79	\$905.38
10/2019	\$452.69	Scheduled Jan Payment					-\$9,373.10	\$905.38
11/2019	\$452.69	Nov Payment					-\$9,373.10	\$1,358.07
<b>Total</b>	<b>\$905.38</b>	<b>\$5,432.28</b>		<b>\$5,583.48</b>	<b>\$5,432.27</b>	<b>Ending balance</b>	<b>-\$9,373.10</b>	<b>\$1,358.07</b>

<b>Summary of Escrow Payments</b>	<b>Actual</b>	<b>Expected</b>
<b>Total Payments Into Escrow</b>	<b>\$905.38</b>	<b>\$5,432.28</b>
Monthly Payments	\$905.38	\$5,432.28
<b>Total Payments From Escrow</b>	<b>\$5,583.48</b>	<b>\$5,432.27</b>
Taxes	\$5,583.48	\$5,432.27

This estimate assumes you'll make the scheduled payments shown above.

### Projected Escrow Payments

Here's a summary of what we expect to happen in your escrow account over the next year. We used this information to estimate your new monthly payment. Keep in mind, you have two payment options (see Section 1).

School taxes	\$4,143.67
City taxes	\$1,439.81
<b>Total Expected Escrow Disbursements:</b>	<b>\$5,583.48</b>

To estimate your monthly escrow payment, we total the expected payments to tax and/or insurance and divide by 12 months:  
**\$5,583.48/12 = \$465.29**

Your estimated escrow account payments over the next 12 months

The numbers in this table assume your scheduled mortgage payments will be made. The Post-Petition Beginning and Ending balances referenced in the chart below are projected balances, which assume all payments due under your bankruptcy plan will be made, including regularly scheduled mortgage payments due after the bankruptcy filing and payments to cure amounts due prior to the bankruptcy filing.

Month	Your Payment to Escrow	Tax Payment(s)	Insurance Payment(s)	Mortgage Insurance (MIP/PMI) Payment(s)	Expected Escrow Balance
<b>Post petition beginning balance</b>					<b>\$1,206.86</b>
12/2019	\$465.29	\$0.00	\$0.00	\$0.00	\$1,672.15
01/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$2,137.44
02/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$2,602.73
03/2020	\$465.29	\$1,439.81	\$0.00	\$0.00	\$1,628.21
04/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$2,093.50
05/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$2,558.79
06/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$3,024.08
07/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$3,489.37
08/2020	\$465.29	\$4,143.67	\$0.00	\$0.00	-\$189.01
09/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$276.28
10/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$741.57
11/2020	\$465.29	\$0.00	\$0.00	\$0.00	\$1,206.86
<b>Post petition ending balance</b>					<b>\$1,206.86</b>

**Based on this year's review, your escrow account will be short by \$189.01.** This was calculated based on the projected minimum balance, which is bolded in the table above. Since your projected minimum balance is lower than the required minimum balance, your account is short. Your account needs to have a balance of at least \$0.00 at all times.

Required Minimum Balance	\$0.00
<b><i>minus</i></b>	
Projected Minimum Balance	-\$189.01
<b>Amount needed to adequately fund your account</b>	<b>\$189.01</b>

Please let us know if you have any questions. You can call us at 800-669-6607, Monday-Friday 8a.m. to 9p.m. ET. You can review your account anytime at [www.bankofamerica.com](http://www.bankofamerica.com).

## FREQUENTLY ASKED QUESTIONS

**Q: Why am I getting this Escrow Account Disclosure Statement?**

A: We want to make sure you understand any payment changes. Your escrow payment amount for the upcoming year may change due to increased or decreased taxes and/or insurance. This statement provides details about any payment changes.

**Q: What is an Escrow Analysis?**

A: We do an Escrow Analysis at least once a year to determine if the amount of money in your escrow account is enough for next year's expected tax and/or insurance payments.

**Q: What are the most common reasons for my escrow payment change?**

A: The most common reasons for a payment change are changes to your property taxes and/or insurance premiums.

**Q: What is an Escrow Overage?**

A: An Escrow Overage happens when our Escrow Analysis shows you've got more money in your escrow account than the required minimum balance. To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your Chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance has a surplus of funds. If your account still shows an overage and is current under the terms of your Chapter 13 plan, we'll send you a refund in accordance with applicable law.

**Q: What is an Escrow Shortage?**

A: An Escrow Shortage happens when our Escrow Analysis shows there's not enough money in your account to meet the required minimum balance. We'll adjust your monthly payment to make up the shortage or, if you prefer, you can cover the shortage by making a one-time payment.

**Q: What is a Required Minimum Balance?**

A: The required minimum balance is the smallest amount of money you can have in your account at any time during the year. The account needs to have a balance of at least \$0.00 at all times.

**Q: Who should I contact about tax or insurance changes that increased my monthly escrow payment?**

A: Contact your local tax authority or insurance agent with questions about any tax or insurance payment changes.

**Q: Can I include the total Escrow Shortage amount with my monthly mortgage payment?**

A: You have the option to pay the balance in full or to spread it over the next 12 months. If you choose to pay the escrow shortage in full, the escrow shortage amount must be sent separately, along with the payment coupon included with this statement.

**Q: Do I need to take any actions if I have recurring mortgage payments scheduled through an online bill payment service?**

A: Yes. The payment amount will not update automatically. If you make recurring payments from a Bank of America account, visit Online Banking to update the amount of any scheduled payments in Transfers, Bill Pay or Mortgage Pay on the Web. For payments made through another institution, please follow their process for changing your payment amount.

